

Certified Application Assistants

Purpose

This chapter describes the roles, responsibilities and obligations of Certified Application Assistants.

Role of Certified Application Assistants

Certified Application Assistants (CAAs) play an important role in helping children and families enroll in health care services. In addition to helping families complete and submit the joint Healthy Families Program and Medi-Cal for Families Program mail-in application, CAAs also keep families informed about program changes and help them maintain their health coverage. CAAs also help families who do not qualify for no-cost Medi-Cal or Healthy Families by referring them to other available programs. CAAs should review the Recent Program Changes on the Healthy Families website at www.healthyfamilies.ca.gov and the CAA Newsletter for updated program information. See Chapter 11 (*Other Health Programs*) for more information about other health care programs.

CAAs are required to sign the CAA Agreement, which explains what CAAs can and cannot do when assisting families and with the information they collect. See Page 2-3 for a sample CAA Agreement. The CAA Agreement is summarized below.

CAAs Agree to

- Assist applicants in properly completing the application
- Ensure the confidentiality of all applications, records, and any information received in written, graphic, oral, or other tangible forms. See page 2-4 for more information about confidentiality
- Answer questions pertaining to the application
- Review and explain the documents that are required with the application
- Refer applicants, when necessary, to the county Department of Social Services (for Medi-Cal) or the Healthy Families Program if they need more information or assistance with complex issues or other programs
- Assist applicants using the Healthy Families Handbook to select health, dental, and vision plans
- Assist applicants in estimating their monthly premiums if children appear to qualify for the Healthy Families Program
- Comply with Managed Risk Medical Insurance Board and Department of Health Care Services fraud prevention policies and safeguards against fraudulent actions
- Communicate problems, operational questions, and suggestions to the Healthy Families Program

CAAs Must Always

- Act in a courteous and professional manner
- Wear a badge that identifies their name and CAA number, as well as the EE name and number. The badge CANNOT identify the CAA as an employee of the State of California or the Healthy Families Program or Medi-Cal for Families Program
- Provide an application to applicants who request one, even if they do not want application assistance
- Ensure the CAA section of the application is complete, including family signature and date, CAA signature and date, EE number (5 digits) and CAA number (9 digits). This section MUST be completed correctly, using ink pen, stamped numbers or typewriter, and contain original signatures

CAAs Must Never

- Accept money or premium payments from applicants
- Mail the application for the applicant
- Coach on what to include on the application regarding income, residency, immigration/citizenship, and other eligibility rules
- Divulge to any unauthorized person any information obtained while assisting individuals with their applications or any information obtained in conjunction with a referral from the State
- Coach or recommend one plan/provider over another
- Invite or influence any employee or their dependents to separate from employer-based group health coverage or arrange for this to happen

NOTE: “Accepting money” includes charging applicants for assistance. Charging for application assistance is now punishable with a \$500 fine for each incident and may result in a CAA being decertified.

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No license, expressed or implied, under any copyrights is granted hereunder to the CAA. CAAs act in an independent capacity. They are not officers, employees, or agents of the State of California, county Departments of Social Services, the Healthy Families Program or Medi-Cal Program in the performance of this Agreement.

24. CERTIFIED APPLICATION ASSISTANT AGREEMENT

This document serves as an Agreement by, and code of conduct for, the Certified Application Assistant (CAA) for the Healthy Families and Medi-Cal for Families programs (HFP/MCF). As a condition of being certified as a CAA, the State will provide enrollment materials and assign a numerical Certified Application Assistant (CAA) number only to qualified enrollment participants upon successful completion of the certification training and execution of this Agreement by the participant.

The CAA must:

- Never accept money or premium payments from applicants,
 - Never mail the application for the applicant,
 - Never coach or suggest information to include on the application regarding income, residency, alienage and other eligibility rules,
 - Act in a professional and courteous manner,
 - Wear a badge that identifies the person's name and CAA number, as well as the EE name and number. The badge can NOT identify the CAA as an employee of the State of California or of the Healthy Families or Medi-Cal for Families programs,
 - Ensure the confidentiality of all applications, records and information received in written, graphic, oral or other tangible forms and to perform enrollment assistance,
 - Never divulge to any unauthorized person, any information obtained while assisting individuals with their applications, or information obtained in conjunction with a referral,
 - Never coach or recommend one plan/provider over another,
 - Never invite or influence an employee or their dependents to separate from employer-based group health coverage, or arrange for this to occur,
 - Comply with Managed Risk Medical Insurance Board and Department of Health Services fraud prevention policies and safeguards against fraudulent actions,
 - Ensure Section 9 of the application is complete: family signature and date, CAA signature and date, EE number (5 digits) and CAA number (9 digits). Section 9 MUST be completed correctly, using an ink pen or typewriter, and contain original signatures.

No license, expressed or implied, under any copyrights is granted hereunder to CAA.

CAAs shall act in an independent capacity and not as officers or employees or agents of the State of California in the performance of this Agreement.

25. TERMINATION AND CANCELLATION

The Department of Health Care Services, the Managed Risk Medical Insurance Board and the Program partners are not liable to any person for any harm resulting from your organization's actions. The State may terminate your participation in the program without cause immediately by a written or oral notice thereof. You acknowledge that the enrolling entity through which you provide application assistance is a business partner to the HFP/MCF programs and that neither you nor the EE have any entitlement to continue providing enrollment services or to continue being certified as an EE or CAA. All documents attached to or referenced herein, including the Application and Certification Reference Manual, the Healthy Families Program Handbook and the EE's Registration of the Invitation to Participate, are a part of this Agreement by the CAA. This Agreement shall be in effect commencing on the date signed by the CAA and shall continue unless terminated by the State.

26. RELEASE AND WAIVER OF LIABILITY

The Healthy Families and Medi-Cal for Families Application Assistance Program will be comprised of CAAs that will be assisting families in filling out the HFP/MCF application. This waiver pertains to EE representative identified below, his/her personal representatives and Certified Application Assistants. The CAA is not affiliated with the State. CAA agrees to obey all city, county, state and federal laws and assumes full responsibility for any risk, injury, death or property damage related to the HFP/MCF application assistance whether caused by CAA's negligence or otherwise. CAA hereby releases, waives, discharges and covenants not to sue the State, its originators, participants, members, volunteers, consultants, contractors and sub-contractors for liability, loss, injury, death or property damage arising out of or related to the CAA's participation in the HFP/MCF application assistance, whether caused by CAA's negligence or otherwise.

27. EE #:

CAA #:

Enrollment Entity Name

Name of Applicant Assistant (Please Print)

CAA Signature

Date

Rev. 04/2008

Fraud Prevention and Safeguards

One of the CAAs' important roles is to help maintain a high level of program integrity. All CAAs are required to sign the CAA Agreement that requires participation in fraud prevention while performing application assistance.

Assembly Bill 343, signed by Governor Schwarzenegger on August 16, 2004, prohibits charging Healthy Families Program (HFP) applicants an application assistance fee. Specifically, this bill

- Requires that all assistance offered to an individual applying to the HFP be free of charge
- Prohibits any individual or organization offering or providing application assistance to the HFP applicant from soliciting or receiving any fee from the applicant
- Imposes a civil penalty of \$500 for each violation of this provision, in addition to any other remedy or penalty provided by law

For more information on Assembly Bill 343, please refer to the August 2006 edition of the EE/CAA Newsletter on the Healthy Families website at www.healthyfamilies.ca.gov

Confidentiality

The Welfare and Institutions Code (W & I Code) Section 10850 and 45 Code of Federal Regulations Section 205.50(a) were created to protect both applicants and recipients of public assistance against identification, exploitation, or embarrassment that could result from the release of information identifying them as having applied for, currently receiving, or having received public assistance. These regulations outline under what circumstances and to whom this information can be released. **Disclosure of information that identifies by name, address, or Social Security number any applicant of public social services, which includes Medi-Cal and Healthy Families, without the consent of the applicant, is prohibited and punishable by law as a misdemeanor.**

CAAs may not disclose **ANY** information about applicants or their families, including their names, addresses, Social Security numbers, health status, or incomes to any other party. CAAs must hold this information in the strictest of confidence and safeguard it from being revealed. Under **NO** circumstances should applicants receive solicitations or be placed on any mailing lists as a result of their applications or contacts with CAAs. Breach of confidentiality is grounds for termination of CAA number and certificate.

Tips about confidentiality while in the interview setting

- Keep your speaking voice fairly low when discussing personal information with an applicant or enrollee
- Politely ask those standing nearby to wait elsewhere when conducting an interview
- Avoid making comments about a family to co-workers or other applicants
- Keep track of all paperwork. Put forms in a locked drawer or briefcase when you are not at your desk